Case 17-17850-jkf Doc 17 Filed 01/14/18 Entered 01/15/18 01:01:51 Desc Imaged

Certificate of Notice Page 1 of 4 States Bankruptcy Eastern District of Pennsylvania

In re: Michelle Robertson Joann Robertson Debtors

14016605*

Case No. 17-17850-jkf Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 2 Date Rcvd: Jan 12, 2018 Form ID: 309I Total Noticed: 36

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jan 14, 2018.
                                               Joann Robertson, 2829 Westerham Road, Downingtown, PA 19335-6019
Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,
db/jdb
                   +Michelle Robertson.
                   +FREDERICK L. REIGLE,
t.r
                     Reading, PA 19606-0410
                   +AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 (address filed with court: American Honda Finance, 201 Little Falls Drive,
14016592
                  ++AMERICAN HONDA FINANCE,
                     Wilmington, DE 19808)
                   +Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
+CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14016596
14016597
                   +Comenity Capital/ Boscovs, PO box 182120, Columbus, OH 43218-2120

+Home Depot, 2450 Cumberland Pkwy, Atlanta, GA 30339-4502

+Loancare Servicing Center, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14016602
14016610
14016614
                   +MRS BPO, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016

+Mariner Finance, 8211 Town Central Drive, Baltimore, MD 21236-5904

+Medical revenue Service, 645 Walnut Street, Suite 5, Gadsden, AL 35901-4173
14016615
14016616
14016617
14026383
                   +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
                   +Transworld Systems Inc, 1 Eves Drive, Marlton, NJ 08053-3125
14016625
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                    E-mail/Text: amatson@spadealaw.com Jan 13 2018 01:52:56
                                                                                                 EDWARD ANDREW MATSON,
atv
                      Spadea Lignana LLC, 1315 Walnut Street, Suite 1532,
                                                                                                Philadelphia, PA 19107
                    E-mail/Text: bankruptcy@phila.gov Jan 13 2018 01:54:25
                                                                                              City of Philadelphia,
pt, 1515 Arch Street 15th Floor,
sma
                     City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,
                      Philadelphia, PA 19102-1595
                   +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 13 2018 01:54:14 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 13 2018 01:53:52 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 Fax: 800-813-8164 Jan 13 2018 01:52:50 21st Mortgage Corp, 620 Market Street, Suite 100,
smg
ust
14016590
                     Knoxville, TN 37902
14027953
                    EDI: HNDA.COM Jan 13 2018 01:43:00
                                                                      American Honda Finance Corporation,
                    National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088 E-mail/Text: ebn@americollect.com Jan 13 2018 01:54:01 Americollect 1851 S Alverno Road, Manitowoc, WI 54220
14016593
                                                                                               Americollect Inc.,
                   +E-mail/Text: bankruptcy@rentacenter.com Jan 13 2018 01:55:07
14016591
                                                                                                        Acceptance Now,
                      5501 Headqarters Drive, Plano, TX 75024-5837
                    +E-mail/Text: bankruptcy@bfscapital.com Jan 13 2018 01:53:55
14016595
                                                                                                      BFS Capital,
                   3301 N University Drive, Suite 300, Co:
+EDI: CAPITALONE.COM Jan 13 2018 01:43:00
                                                                      Coral Springs, FL 33065-4149
                                                                              Capital One,
14016598
                     Salt Lake City, UT 84130-0281
14016599
                   +EDI: CAPITALONE.COM Jan 13 2018 01:43:00
                                                                              Capital One,
                                                                                                PO Box 30285,
                   Salt Lake City, UT 84130-0285
+EDI: AISACG.COM Jan 13 2018 01:43:00
                                                                        Capital One Auto Finance, a division of Capital On,
14018420
                     AIS Portfolio Services, LP, P.O. Box 165028, Irving, TX 75016-5028
14016600
                   +EDI: CHASE.COM Jan 13 2018 01:43:00
                                                                       Chase Card, PO box 15298,
                      Wilmington , DE 19850-5298
14016601
                   +EDI: WFNNB.COM Jan 13 2018 01:43:00
                                                                        Comenity Capital, PO Box 182120,
                      Columbus , OH 43218-2120
                   +EDI: NAVIENTFKASMDOE.COM Jan 13 2018 01:43:00
14016603
                                                                                     Department of Education,
                     Wilkes Barre, PA 18773-9635
                   14016611
14016612
                                                                                      Navient, PO Box 9500,
                   +EDI: NAVIENTFKASMSERV.COM Jan 13 2018 01:43:00
14016618
                     Wilkes Barre, PA 18773-9500
14026109
                   +EDI: PRA.COM Jan 13 2018 01:43:00
                                                                     PRA Receivables Management, LLC, PO Box 41021,
                     Norfolk, VA 23541-1021
14020978
                    E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 13 2018 01:53:21
                      Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
                      Harrisburg, PA 17128-0946
                   +EDI: WTRRNBANK.COM Jan 13 2018 01:43:00 Target, PO Box 673,
+EDI: TFSR.COM Jan 13 2018 01:43:00 Toyota Motor Credit Corp,
14016621
                                                                                          PO Box 673,
                                                                                                            Minneapolis , MN 55440-0673
14016623
                   240 Gibraltar Road, Suite 260, Horsham, PA 19044-2387
+EDI: RMSC.COM Jan 13 2018 01:43:00 Toys R Us, PO bo
14016624
                                                                      Toys R Us, PO box 965036, Orlando , FL 32896-5036
                                                                                                                       TOTAL: 23
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
aty*
                   +FREDERICK L. REIGLE,
                                                 Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
                     Reading, PA 19606-0410
                    Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
smg*
                  Harrisburg, PA 17128-0946
++AMERICOLLECT INC, PO BOX 2080,
                                                                 MANITOWOC WI 54221-2080
14016594*
                   (address filed with court: Americollect Inc., 1851 S Alverno Road, +Department of Education, PO Box 9635, Wilkes Barre, PA 18773-963: +Department of Education, PO Box 9635, Wilkes Barre, PA 18773-963:
                                                                                                                Manitowoc, WI 54220)
                                                                         Wilkes Barre, PA 18773-9635
14016604*
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Wilkes Barre, PA 18773-9635

Case 17-17850-jkf Doc 17 Filed 01/14/18 Entered 01/15/18 01:01:51 Desc Imaged Certificate of Notice Page 2 of 4

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District/off: 0313-2
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                                                                                           Date Royd: Jan 12, 2018
                               Form ID: 309I
                                                             Total Noticed: 36
           ***** BYPASSED RECIPIENTS (continued) *****
14016606*
               +Department of Education, PO Box 9635,
                                                            Wilkes Barre, PA 18773-9635
14016607*
               +Department of Education,
                                             PO Box 9635,
                                                             Wilkes Barre, PA 18773-9635
14016608*
               +Department of Education,
                                            PO Box 9635,
                                                             Wilkes Barre, PA 18773-9635
               +Department of Education,
14016609*
                                             PO Box 9635,
                                                             Wilkes Barre, PA 18773-9635
               +Kohls, PO Box 3115, Milwaukee, WI 53201-3115
+Navient, PO Box 9500, Wilkes Barre, PA 18773
14016613*
14016619*
                                            Wilkes Barre, PA 18773-9500
                            PO Box 9500,
14016620*
               +Navient,
                                            Wilkes Barre, PA 18773-9500
                                         Minneapolis, MN 55440-0673
14016622*
               +Target,
                           PO Box 673,
                                                                                               TOTALS: 0, * 13, ## 0
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
Transmission times for electronic delivery are Eastern Time zone.
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).
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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2018 at the address(es) listed below: CELINE P. DERKRIKORIAN on behalf of Credito: LakeView Loan Servicing, LLC ecfmail@mwc-law.com on behalf of Creditor EDWARD ANDREW MATSON on behalf of Joint Debtor Joann Robertson amatson@spadealaw.com, jschwartz@spadealaw.com EDWARD ANDREW MATSON on behalf of Debtor Michelle Robertson amatson@spadealaw.com, jschwartz@spadealaw.com FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com USTPRegion03.PH.ECF@usdoj.gov United States Trustee WILLIAM EDWARD CRAIG on behalf of Creditor American Honda Finance Corporation ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com TOTAL: 8

Case 17-17850-jkf Doc 17 Filed 01/14/18 Entered 01/15/18 01:01:51 Desc Imaged

	CEILIIICALE UI INULIC	E Faue 3 VI 4			
Information to i	Information to identify the case:				
Debtor 1	Michelle Robertson	Social Security number or ITIN xxx-xx-2032			
	First Name Middle Name Last Name	EIN			
Debtor 2	Joann Robertson	Social Security number or ITIN xxx-xx-4103			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 11/17/17			
Case number: 17-	–17850–jkf				

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1	Debtor's full name	About Debtor 1: Michelle Robertson	About Debtor 2: Joann Robertson
1.	Deplor S ruii fiame	WICHEIR ROBERSON	Joann Robertson
2.	All other names used in the last 8 years	dba Teach & Learn Day School, Inc., dba Bright Futures Early Learning Academy, LLC	dba Teach & Learn Day School, Inc., dba Bright Futures Early Learning Academy, LLC
3.	Address	2829 Westerham Road Downingtown, PA 19335	2829 Westerham Road Downingtown, PA 19335
4.	Debtor's attorney Name and address	EDWARD ANDREW MATSON Spadea Lignana LLC 1315 Walnut Street Suite 1532 Philadelphia, PA 19107	Contact phone 215 525 1165 Email: <u>amatson@spadealaw.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.qov.	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 1/12/18

For more information, see page 2

Case 17-17850-jkf Doc 17 Filed 01/14/18 Entered 01/15/18 01:01:51 Desc Imaged Certificate of Notice Page 4 of 4

Debtor Michelle Robertson and Joann Robertson Case number 17–17850–jkf

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint		February 9, 2018 at 10:00 AM	Location: Suite 18–341, 1234 Market Street, Philadelphia,
	case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. PA 19107	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 4/10/18
	required filing fee by the following deadlines.	 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	
Deadline for all creditors to file a proof of claim Filing de (except governmental units):			n Filing deadline: 5/10/18
			of Filing deadline: 5/16/18
		not be paid on your claim. To be paid, you must file hat the debtor filed. If whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the hearing on confirmation will be held on: 3/21/18 at 9: Street, Philadelphia PA 19107	ne trustee of \$1,225.00 per month for 60 months. 30 AM Location:Courtroom #3, 900 Market
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.	
11	1. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, an the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. T debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		confirms it. You may object to confirmation of the clan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The
12	2. Exempt property	The law allows debtors to keep certain property as exempt. I distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's o the law does not authorize an exemption that debtors claime	oter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.gov. If you believe that
13	3. Discharge of debts	Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you beliew of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	debts will not be discharged until all payments tors may never try to collect the debt from the bu want to have a particular debt excepted from a file a complaint and pay the filing fee in the that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office